

REMARKS

Applicant respectfully requests allowance of the subject application.

Claims 1-46 are pending.

In view of the following remarks, Applicant respectfully requests that the rejections be withdrawn and the application be forwarded along to issuance

Claim Rejections 35 USC §102

Claims 1, 2, 4, 8-13, 17-27 and 32 are rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,289,322 to Kitchen et al (hereinafter "Kitchen"). The Applicant respectfully traverses the rejection.

Claim 1 recites in a network-based system, a computer-implemented method comprising:

- presenting a page on a network site sponsored by a hosting entity;
- offering as part of the page an option to view user-specific data, wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity;
- registering the particular user with the hosting entity;
- whereupon activation of the option on the hosting entity's page by a particular user of the hosting entity, linking to the third party's network site;
- enabling access to the third party's network site without registering the particular user with the third party; and
- presenting, to the particular user, a new page at the third party's network site that incorporates the user-specific data.

It is respectfully submitted that Kitchen does not disclose these aspects.

Kitchen describes a method of electronically presenting billing information, which includes receiving billing information associated with a plurality of different billers, different portions of which represent bills for different payers. Requests are received from respective payors for current billing

information, responsive to which bill presentment information corresponding to the applicable portion of the billing information is transmitted to the requesting payor. *See Kitchen, Abstract.*

Kitchen describes a centralized billing service provided by a "CF station" as shown in the following figure taken from Kitchen and labeled FIG. 2:

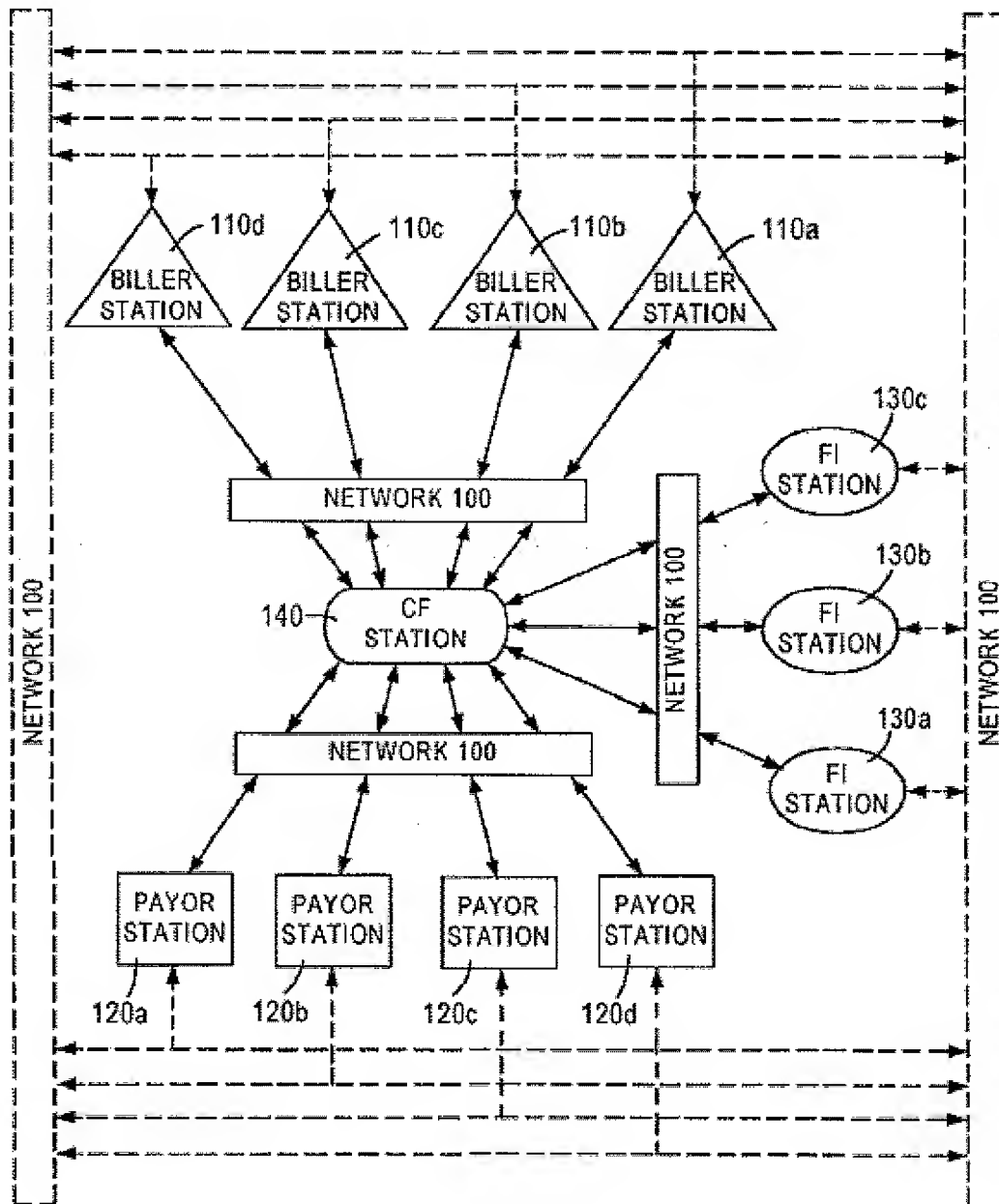


FIG. 2

Thus, as shown in the above excerpted figure, the CF station obtains the information from the biller stations. This information is then normalized, summarized and stored at the CF station as shown in the following figure taken from Kitchen:

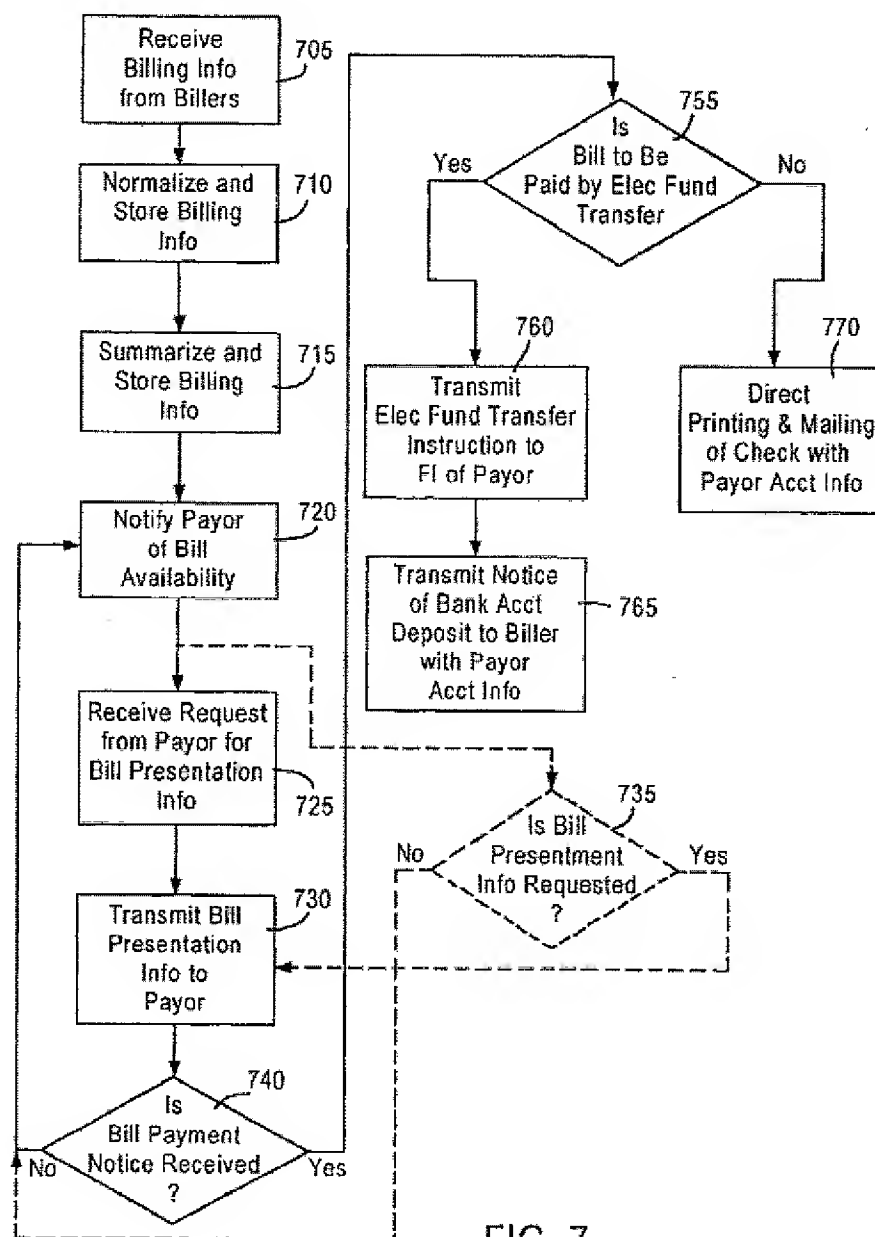


FIG. 7

1 As stated in Kitchen, “the CF station 140 receives billing information from the biller
2 stations 110a-110d via the network 100. The received billing information is
3 normalized, summarized and stored in steps 710 and 715 at DF station 140”. *See*
4 *Kitchen, Col 11, line 66 to Col. 12, Line 3* Thus, the billing information of Kitchen
5 is stored locally by the CF station and later provided to the payor stations.

6 Claim 1, however, recites “whereupon activation of the option on the
7 hosting entity’s page by a particular user of the hosting entity, linking to the third
8 party’s network site; **enabling access to the third party’s network site** without
9 registering the particular user with the third party; and presenting, to the particular
10 user, **a new page at the third party’s network site** that incorporates the user-
11 specific data”. This is not disclosed by Kitchen. Rather, Kitchen merely provides
12 access to the CF station itself to obtain billing information and does not disclose,
13 teach or suggest any other such access.

14 Further, it is respectfully submitted that the Office has not provided a
15 rejection to each of the claimed features. For example, the Office has not provided
16 a rejection for the feature “enabling access to the third party’s network site
17 **without registering the particular user with the third party**” and “presenting,
18 to the particular user, **a new page at the third party’s network site** that
19 incorporates the user-specific data” as recited in Claim 1. As the Examiner is
20 aware, the Examiner “ordinarily should reject each claim on all valid grounds
21 available.” *M.P.E.P. §707.07(g)* Further, “[w]here a major technical rejection is
22 proper, it should be stated with a full development of reasons rather than by a mere
23 conclusion coupled with some stereotyped expression.” *Id.*

1 Accordingly, it is respectfully submitted that a *prima facie* case of
2 anticipation has not been established with respect to this claim and withdrawal is
3 respectfully requested.

4 **Claims 2-12** are dependent claims which depend either directly or
5 indirectly from claim 1 and are allowable for at least this reason. These claims are
6 also allowable based on their own recited features, which are not disclosed, taught
7 or suggested by the references of record. Accordingly, withdrawal of the rejection
8 is respectfully requested.

9 **Claims 2-4 and 8-10**, for instance, relate to "linking to the third party's
10 network site". Kitchen, however, provide access to locally stored billing
11 information and thus does not providing linking to the third party's network site.
12 Accordingly, it is respectfully submitted that a *prima facie* case of anticipation has
13 not been established with respect to these claims and withdrawal is respectfully
14 requested.

15 **Claim 13** recites in a network-based system, a computer-implemented
16 method comprising:

- 17 • presenting a page on a network site sponsored by a hosting entity to
18 a particular user;
- 19 • requiring the particular user to logon with the hosting entity's
20 network site;
- 21 • offering as part of the page an option to view user-specific data,
22 wherein the user-specific data is located at a network site owned by a
23 third party that is independent from the hosting entity;
- 24 • whereupon activation of the option on the hosting entity's page by
25 the particular user of the hosting entity, linking to the third party's
network site;

- enabling access to the third party's network site without logging on the particular user with the third party's network site; and
- presenting, to the particular user, a new page at the third party's network site that incorporates the user-specific data.

It is respectfully submitted that Kitchen does not disclose these aspects.

As previously described, Kitchen locally stores billing information which is then provided to payor stations. Claim 13, however, recites "linking to the third party's network site; enabling access to the third party's network site without logging on the particular user with the third party's network site; and presenting, to the particular user, a new page at the third party's network site that incorporates the user-specific data". This is not disclosed by Kitchen. Rather, Kitchen merely provides access to the CF station itself to obtain billing information and does not disclose, teach or suggest any other such access. Accordingly, it is respectfully submitted that a *prima facie* case of anticipation has not been established with respect to this claim and withdrawal is respectfully requested.

Claims 14-21 are dependent claims which depend either directly or indirectly from claim 13 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record, examples of which were previously described in relation to claims 2-4 and 8-10. Accordingly, withdrawal of the rejection is respectfully requested.

Claim 22 recites in a network-based system, a computer-implemented method comprising:

- presenting a page on a network site sponsored by a hosting entity;
- enabling users to register with the hosting entity in order to access information on the network site;
- offering as part of the page an option to view user-specific data wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity; and

- whereupon activation of the option on the hosting entity's page by a particular user of the hosting entity, linking to the third party's network site without requiring the particular user to first register with the third party and presenting a new page at the third party's network site.

It is respectfully submitted that Kitchen does not disclose these aspects.

As previously described, Kitchen locally stores billing information which is then provided to payor stations. Claim 22, however, recites "offering as part of the page an option to view user-specific data wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity; and whereupon activation of the option on the hosting entity's page by a particular user of the hosting entity, linking to the third party's network site without requiring the particular user to first register with the third party and presenting a new page at the third party's network site". This is not disclosed by Kitchen. Rather, Kitchen merely provides access to the CF station itself to obtain billing information and does not disclose, teach or suggest any other such access. Accordingly, it is respectfully submitted that a *prima facie* case of anticipation has not been established with respect to this claim and withdrawal is respectfully requested.

Claims 23-24 are dependent claims which depend either directly or indirectly from claim 22 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record. Accordingly, withdrawal of the rejection is respectfully requested.

Claim 25 recites in a network-based system, a computer-implemented method comprising:

- presenting a page on a network site sponsored by a hosting entity;

- prompting users to log on to the network site prior to permitting access to information on the network site;
- offering as part of the page an option to view user-specific data wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity; and
- whereupon activation of the option on the hosting entity's page by a particular user of the hosting entity, linking to the third party's network site without requiring the particular user to log on to the third party's network site and presenting a new page at the third party's network site that incorporates the user-specific data.

It is respectfully submitted that Kitchen does not disclose these aspects.

As previously described, Kitchen locally stores billing information which is then provided to payor stations. Claim 25, however, recites "prompting users to log on to the network site prior to permitting access to information on the network site; offering as part of the page an option to view user-specific data wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity; and whereupon activation of the option on the hosting entity's page by a particular user of the hosting entity, linking to the third party's network site without requiring the particular user to log on to the third party's network site and presenting a new page at the third party's network site that incorporates the user-specific data". This is not disclosed by Kitchen. Rather, Kitchen merely provides access to the CF station itself to obtain billing information and does not disclose, teach or suggest any other such access. Accordingly, it is respectfully submitted that a *prima facie* case of anticipation has not been established with respect to this claim and withdrawal is respectfully requested.

Claims 26-32 are dependent claims which depend either directly or indirectly from claim 25 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed,

1 taught or suggested by the references of record. Accordingly, withdrawal of the
2 rejection is respectfully requested.

3 **Claim 33** recites an electronic system for a network comprising:

- 4 • a network server to support a network site sponsored by a hosting
5 entity, the server presenting a page for the hosting entity's network
6 site that offers an option to view user-specific data, wherein the user-
specific data is located at a third party that is independent from the
hosting entity;
- 7 • a server located at the third party to store the user-specific data; and
- 8 • whereupon activation of the option on the hosting entity's page by a
9 particular user of the hosting entity, the network server being
configured to link to the third party's server by establishing a secure
data connection between the hosting entity and the third party.

10 It is respectfully submitted that Kitchen does not disclose these aspects.

11 As previously described, Kitchen locally stores billing information which is
12 then provided to payor stations. Claim 33, however, recites "whereupon activation
13 of the option on the hosting entity's page by a particular user of the hosting entity,
14 the network server being configured to link to the third party's server by
15 establishing a secure data connection between the hosting entity and the third
16 party". This is not disclosed by Kitchen. Rather, Kitchen merely provides access
17 to the CF station itself to obtain billing information and does not disclose, teach or
18 suggest any other such access. Accordingly, it is respectfully submitted that a
19 *prima facie* case of anticipation has not been established with respect to this claim
20 and withdrawal is respectfully requested.

21 **Claims 34-38** are dependent claims which depend either directly or
22 indirectly from claim 33 and are allowable for at least this reason. These claims
23 are also allowable based on their own recited features, which are not disclosed,
24
25

1 taught or suggested by the references of record. Accordingly, withdrawal of the
2 rejection is respectfully requested.

3 **Claim 39** recites a program for an electronic system, the program being
4 embodied on a computer-readable medium and executed on a server at a hosting
5 entity, the program comprising:

- 6 • a code segment that, upon execution, renders a page sponsored by
7 the hosting entity, the page containing an option to view data
8 specific to a particular user that is located at a remote server owned
9 by a third party that is independent from the hosting entity;
- 10 • a code segment that, upon execution, formulates a token comprising
11 at least one of the identity of the particular user, a data, an expiration
12 date, and an identity of the hosting entity;
- 13 • a code segment that, upon execution, encrypts the token;
- 14 • a code segment that, upon execution, passes the encrypted token to
15 the remote server; and
- 16 • a code segment, responsive to activation of the option by the
17 particular user, that, upon execution, transfers control to the remote
18 server without exposing the transfer to the particular user and to pass
19 an identity of the particular user to the remote server to enable the
20 remote server to present the data specific to the particular user.

21 It is respectfully submitted that Kitchen does not disclose these aspects.

22 As previously described, Kitchen locally stores billing information which is
23 then provided to payor stations. Claim 39, however, recites "a code segment,
24 responsive to activation of the option by the particular user, that, upon execution,
25 transfers control to the remote server without exposing the transfer to the
particular user and to pass an identity of the particular user to the remote server to
enable the remote server to present the data specific to the particular user". This is
not disclosed by Kitchen. Rather, Kitchen merely provides access to the CF
station itself to obtain billing information and does not disclose, teach or suggest
any other such access. Accordingly, it is respectfully submitted that a *prima facie*

1 case of anticipation has not been established with respect to this claim and
2 withdrawal is respectfully requested.

3 **Claims 40-42** are dependent claims which depend either directly or
4 indirectly from claim 39 and are allowable for at least this reason. These claims
5 are also allowable based on their own recited features, which are not disclosed,
6 taught or suggested by the references of record. Accordingly, withdrawal of the
7 rejection is respectfully requested.

8 **Claim 43** recites a program for an electronic system, the program being
9 embodied on a computer-readable medium and executed on a server at a hosting
10 entity, the program comprising:

- 11 • a code segment that, upon execution, renders a first page sponsored
12 by the hosting entity, the first page containing an option to view data
13 specific to a particular user that is submitted to a third party by a
14 fourth party, the data specific to the particular user electronic being
located at a remote server owned by the third party that is
independent from the hosting entity;
- 15 • a code segment, responsive to activation of the option by the
16 particular user, that, upon execution, establishes a secure data
17 connection between the hosting entity and the third party at the
remote server and to obtain the data specific to the particular user;
and
- 18 • a code segment that, upon execution, renders a second page that
presents the data specific to the particular user.

19 It is respectfully submitted that Kitchen does not disclose these aspects.

20 As previously described, Kitchen locally stores billing information which is
21 then provided to payor stations. Claim 43, however, recites "a code segment,
22 responsive to activation of the option by the particular user, that, upon execution,
23 establishes a secure data connection between the hosting entity and the third party
24 at the remote server and to obtain the data specific to the particular user". This is
25 not disclosed by Kitchen. Rather, Kitchen merely provides access to the CF

1 station itself to obtain billing information and does not disclose, teach or suggest
2 any other such access. Accordingly, it is respectfully submitted that a *prima facie*
3 case of anticipation has not been established with respect to this claim and
4 withdrawal is respectfully requested.

5 **Claim 44** is a dependent claim which depends directly from claim 43 and is
6 allowable for at least this reason. This claim is also allowable based on its own
7 recited features, which are not disclosed, taught or suggested by the references of
8 record. Accordingly, withdrawal of the rejection is respectfully requested.

9 **Claim 45** recites a program for an electronic system, the program being
10 embodied on a computer-readable medium and executed on a server at a hosting
11 entity, the program comprising:

- 12 • a code segment that, upon execution, receives a request from a
13 hosting entity to review the electronic user specific data belonging to
14 a particular user of the hosting entity, the request containing indicia
15 that identifies the hosting entity and an identity of the particular user;
- 16 • a code segment that, upon execution, establishes a secure connection
17 with both the particular user and a hosting entity from which to
18 retrieve the electronic user specific data belonging to the particular
19 user; and
- 20 • a code segment that, upon execution, presents the electronic user
21 specific data.

22 It is respectfully submitted that Kitchen does not disclose these aspects.

23 As previously described, Kitchen locally stores billing information which is
24 then provided to payor stations. Claim 45, however, recites “a code segment that,
25 upon execution, establishes a secure connection with both the particular user and a
hosting entity from which to retrieve the electronic user specific data belonging to
the particular user”. This is not disclosed by Kitchen. Rather, Kitchen merely
provides access to the CF station itself to obtain billing information and does not

1 disclose, teach or suggest any other such access. Accordingly, it is respectfully
2 submitted that a *prima facie* case of anticipation has not been established with
3 respect to this claim and withdrawal is respectfully requested.

4 **Claim 46** is a dependent claim which depends directly from claim 45 and is
5 allowable for at least this reason. This claim is also allowable based on its own
6 recited features, which are not disclosed, taught or suggested by the references of
7 record. Accordingly, withdrawal of the rejection is respectfully requested.

8
9 **Claim Rejections 35 USC §103**

10 Claims 3, 4-7, 14-16, 28-30 and 33-46 are rejected under 35 U.S.C. §103(a)
11 as being unpatentable over Kitchen in view of Official Notice. The Applicant
12 respectfully traverses the rejection.

13 **Claims 3, 28-30 and 33** recite a secure data connection. This secure data
14 connection, for instance, may be performed in part to provide “linking to the third
15 party’s network site without requiring the particular user to log on to the third
16 party’s network site” as recited in claim 28. The Office does not provide support
17 in the reference for this rejection.

18 Likewise, **claims 5-7, 14-16, 23 and 34-46** also include features that are
19 not supported by Kitchen. For example, the “the linking to the third party’s
20 network site does not expose this transfer to the particular user” feature of claim 5
21 is not disclosed by Kitchen, “wherein the linking comprises addressing a universal
22 resource locator (URL) associated with the third party’s network site and sending
23 an identity of the hosting entity to the third party so that the third party may
24 identify the hosting entity in the new page” of claim 7 is not disclosed, and so on.
25

1 As the Examiner is well aware, Applicant is required to seasonably
2 challenge statements by the Examiner that are not supported on the record, and
3 failure to do so will be construed as an admission by Applicant that the statement
4 is true. M.P.E.P. §2144.03. Therefore, in accordance with Applicant's duty to
5 seasonably challenge such unsupported statements, the Examiner is hereby
6 requested to cite a reference supporting the position taken in the Official Notice. If
7 the Examiner is unable to provide such a reference, and is relying on facts based
8 on personal knowledge, Applicant hereby requests that such facts be set forth in an
9 affidavit from the Examiner under 37 C.F.R. 1.104(d)(2). Absent substantiation
10 by the Examiner, it is respectfully requested that the rejection under 35 U.S.C. §
11 103 be withdrawn.

12
13 **Conclusion**

14 All of the claims are in condition for allowance. Accordingly, Applicant
15 requests a Notice of Allowability be issued forthwith. If the Office's next
16 anticipated action is to be anything other than issuance of a Notice of Allowability,
17 Applicant respectfully requests a telephone call for the purpose of scheduling an
18 interview.

19 Respectfully Submitted,

20
21
22 Dated: 9/12/16

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